Case 18-16461-VFP Doc 7 Filed 04/04/18 Entered 04/05/18 00:50:33 Desc Imaged

Information to identify the case:						
Debtor 1:	Elva Salgado		Social Security number or ITIN:	xxx-xx-9041		
	First Name Middle Name L	Last Name	EIN:			
Debtor 2: (Spouse, if filing)	First Name Middle Name L	Last Name	Social Security number or ITIN: _ EIN:			
United States Bankruptcy Court: District of New Jersey		lersey	Date case filed for chapter:	13	4/2/18	
Case number:	18-16461-VFP					

### Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://www.pacer.gov">www.pacer.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
Debtor's full name	Elva Salgado	
All other names used in the last 8 years	aka Elva L Salgado	
Address	632 Maple Avenue Elizabeth, NJ 07202	
<b>Debtor's attorney</b> Name and address	Antonio R. Espinosa Andril & Espinosa, LLC 534 Westfield Ave. Elizabeth, NJ 07208	Contact phone (908) 558–0100
Bankruptcy trustee Name and address	Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Contact phone 973–227–2840 www.magtrustee.com
Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov.	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 973–645–4764 Date: 4/2/18
	All other names used in the last 8 years  Address  Debtor's attorney Name and address  Bankruptcy trustee Name and address  Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov.	All other names used in the last 8 years  Address  Address  632 Maple Avenue Elizabeth, NJ 07202  Antonio R. Espinosa Andril & Espinosa, LLC 534 Westfield Ave. Elizabeth, NJ 07208  Bankruptcy trustee Name and address  Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004  Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at  Elva Salgado  aka Elva L Salgado  Antonio R. Espinosa Andril & Espinosa, LLC 534 Westfield Ave. Elizabeth, NJ 07208  Marie–Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004  MLK Jr Federal Building 50 Walnut Street Newark, NJ 07102 Additional information may be available at the Court's Web Site:

For more information, see page 2

Debtor Elva Salgado Case number 18–16461–VFP

#### Meeting of creditors May 1, 2018 at 09:00 AM Debtors must attend the meeting Location: to be questioned under oath. In a Office of the US Trustee, 1085 Raymond Blvd., joint case, both spouses must One Newark Center, Suite 1401, Newark, NJ The meeting may be continued or adjourned to a later attend. 07102-5504 date. If so, the date will be on the court docket. Creditors may attend, but are not required to do so. All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. 8. Deadlines Deadline to file a complaint to challenge Filing deadline: 7/2/18 The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 6/11/18 (except governmental units): Filing deadline: 180 days from date of order for relief. Deadline for governmental units to file a proof of 11 U.S.C. § 502(b)(9) Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") A proof of claim is a signed statement describing a creditor's claim. A proof of claim form ("Official Form 410") may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. You may also contact the Clerk's Office where this case is pending to request that a Proof of Claim form be mailed to you. The Clerk's Office telephone number is included on the front of this Notice. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim with consequences a lawyer can explain claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors 9. Filing of plan The debtor has filed a plan. The plan and notice of confirmation hearing will be sent separately. If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts 11. Filing a chapter 13 according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The bankruptcy case debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and 12. Exempt property distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except 13. Discharge of debts as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline.

must file a motion by the deadline.

If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you

WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.

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Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re: Elva Salgado Debtor

District/off: 0312-2

Case No. 18-16461-VFP Chapter 13

Date Rcvd: Apr 02, 2018

#### **CERTIFICATE OF NOTICE**

Page 1 of 1

Form ID: 309I Total Noticed: 16

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 04, 2018. 632 Maple Avenue, +Elva Salgado, Elizabeth, NJ 07202-2608 db 642 So. Broad Street, Elizabeth, NJ 07202-2602 ca, N.A., 4909 Savarese Circle, Tampa, FL 33634-2413 517430124 +Ana Salgado, 4909 Savarese Circle, 517430127 +Bank of America, N.A., 517430129 642 So. Broad Street, Elizabeth, NJ 07202-2602 +Juan Salgado, KML Law Group, P.C., Westmont, NJ 08108 517430130 216 Haddon Avenue, Stuite 406, +Sidth/Cbna, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032 517430132 517430135 +Wffnb Retail, P.O. Box 6600, Hagerstown, MD 21741-6600 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: Andespbk@gmail.com Apr 03 2018 00:51:13
Andril & Espinosa, LLC, 534 Westfield Ave., Eliza Antonio R. Espinosa, aty Elizabeth, NJ 07208 +E-mail/Text: BNC@magtrustee.com Apr 03 2018 00:53:08 Marie-Ann Greenberg, t.r Chapter 13 Standing Trustee, 30 Two Bridges Rd, Suite 330, Fairfield, NJ 07004-1550 E-mail/Text: usanj.njbankr@usdoj.gov Apr 03 2018 00:52:14 U.S. Attorney, 970 Broad St., smg Rodino Federal Bldg., Newark, NJ 07102-2534 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 03 2018 00:52:12 United States Trustee, smq 1085 Raymond Blvd., One Newark Center, Suite 2100, Office of the United States Trustee, Newark, NJ 07102-5235 EDI: BANKAMER.COM Apr 03 2018 04:18:00 517430125 Bank Of America, P.O. Box 982238, El Paso, TX 79998 +EDI: TSYS2.COM Apr 03 2018 04:23:00 517430128 Barclays Bank Delaware, P.O. Box 8803, Wilmington, DE 19899-8803 +EDI: CBSKOHLS.COM Apr 03 2018 04:18:00 517430131 Kohls/Capone, N56 W 17000 Ridgewood Dr, Menomonee Falls,  $\bar{\text{WI}}$  53051-7096 +EDI: RMSC.COM Apr 03 2018 04:18:00 517430133 Syncb/Old Navydc, P.O. Box 965005, Orlando, FL 32896-5005 +EDI: TFSR.COM Apr 03 2018 04:18:00 Cedar Rapids, IA 52409-0004 517430134 Toyota Motor Credit, P.O. Box 9786, TOTAL: 9 \*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 517430126\* (address filed with court: Bank Of America, P.O. Box 982238, El Paso, TX 79998) TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

User: admin

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 04, 2018 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 2, 2018 at the address(es) listed below:

NONE. TOTAL: 0